

Information to identify the case:

Debtor 1

Marilyn Sanchez

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4361

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 17-35218-CMG

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marilyn Sanchez

3/2/23**By the court:** Christine M. Gravelle
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Marilyn Sanchez
Debtor

Case No. 17-35218-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Mar 02, 2023

Form ID: 3180W

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2023:

Recip ID	Recipient Name and Address
db	+ Marilyn Sanchez, 72 Toledo Lane, Willingboro, NJ 08046-3702
cr	+ NJ Law & Public Safety Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
517230793	+ Cu Of Nj, Po Box 7921, Ewing, NJ 08628-0921
517230795	+ Everhome Mortgage Co/Ever Bank, Attn: Bankruptcy Department, 301 West Bay Street, Jacksonville, FL 32202-5184
517230797	+ Firstbkde/cf, 1608 Walnut Street, Philadelphia, PA 19103-5457
517230803	+ LVNV Funding LLC, c/o Faloni & Associates LLC, 165 Passaic Avenue Ste 301B, Fairfield, NJ 07004-3592
517230800	+ Law Office of Faloni & Associates, LLC, PO Box 1285, Caldwell, NJ 07007-1285
517230804	+ Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713-4326
517230807	+ N J L, 225 E State St Ste 1, Trenton, NJ 08608-1800
517230809	+ Rickart Collection systems, Inc., 575 Milltown Road, North Brunswick, NJ 08902-3336
517230810	+ Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508
517344951	+ TIAA, FSB d/b/a EverBank, 301 West Bay Street, Jacksonville, FL 32202-5147
517230816	+ TIAA, FSB dba Everbank, c/o McCabe, Weisberg & Conway, P.C., 216 Haddon Avenue, Suite 201, Collingswood, NJ 08108-2818
517230820	+ Vengroff Williams, Inc, PO Box 4155, Sarasota, FL 34230-4155

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 02 2023 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 02 2023 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517230785	+ Email/Text: bankruptcynotices@aarons.com	Mar 02 2023 20:53:00	Aarons Sales & Lease, Attn: Bankruptcy, 309 E Paces Ferry Rd Ne, Atlanta, GA 30305-2367
517230786	^ MEBN	Mar 02 2023 20:47:03	CBCS, PO Box 2589, Columbus, OH 43216-2589
517328456	Email/PDF: bncnotices@becket-lee.com	Mar 02 2023 21:02:02	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517345137	+ EDI: BASSASSOC.COM	Mar 03 2023 01:34:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
517230787	+ EDI: CITICORP.COM	Mar 03 2023 01:34:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517230788	EDI: WFNNB.COM	Mar 03 2023 01:34:00	Comenity Capital/mprc, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
517230789	+ EDI: CONVERGENT.COM	Mar 03 2023 01:34:00	Convergent Outsourcing, Inc., 800 SW 39th St./PO Box 9004, Renton, WA 98057-9004
517230790	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 02 2023 20:50:35	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873

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517230791	+ Email/Text: bankruptcy@cunj.org	Mar 02 2023 20:52:00	Credit Union Nj/ml, Po Box 7921, Ewing, NJ 08628-0921
517230792	+ Email/Text: bankruptcy@cunj.org	Mar 02 2023 20:52:00	Credit Union Of N J, 7 Dunmore Ave., Ewing, NJ 08618-1937
517331525	+ EDI: AIS.COM	Mar 03 2023 01:34:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517230794	+ Email/Text: egssupportservices@alorica.com	Mar 02 2023 20:53:00	EGS Finanacial Care Inc, 4740 Baxter Road, Virginia Beach, VA 23462-4484
517230796	EDI: AMINFOFP.COM	Mar 03 2023 01:34:00	First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104
517230798	EDI: AMINFOFP.COM	Mar 03 2023 01:34:00	Fst Premier, 601 S Minneaoplis Ave, Sioux Falls, SD 57104
517230799	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 02 2023 20:51:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517230801	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 02 2023 21:02:21	LVNV Funding, Po Box 10497, Greenville, SC 29603-0497
517230802	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 02 2023 21:01:58	LVNV Funding, 15 South Main Street, Greenville, SC 29601-2743
517346288	Email/PDF: resurgentbknotifications@resurgent.com	Mar 02 2023 20:50:12	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517230805	^ MEBN	Mar 02 2023 20:46:52	Mercantile Adjustment Bureau, 165 Lawrence Bell Dr Ste 100, Williamsville, NY 14221-7900
517230806	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 02 2023 20:52:00	Midland Credit Management, Inc., PO Box 13105, Roanoke, VA 24031-3105
517251710	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 02 2023 20:52:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517344688	EDI: PRA.COM	Mar 03 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517306136	EDI: PRA.COM	Mar 03 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
517272142	+ EDI: JEFFERSONCAP.COM	Mar 03 2023 01:34:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517336017	EDI: Q3G.COM	Mar 03 2023 01:34:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517230808	+ Email/Text: Supportservices@receivablesperformance.com	Mar 02 2023 20:53:00	Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548
517230811	+ EDI: RMSC.COM	Mar 03 2023 01:34:00	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
517233470	+ EDI: RMSC.COM	Mar 03 2023 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517230812	+ EDI: RMSC.COM	Mar 03 2023 01:34:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517230813	+ EDI: RMSC.COM	Mar 03 2023 01:34:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517230814	+ EDI: RMSC.COM	Mar 03 2023 01:34:00	Synchrony Bank/PayPal Cr, Attn: Bankruptcy, Po

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		Box 956060, Orlando, FL 32896-0001
517230815	+ EDI: RMSC.COM	Mar 03 2023 01:34:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
519151906	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 02 2023 20:52:00 TIAA, FSB c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452, TIAA, FSB c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
519151905	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Mar 02 2023 20:52:00 TIAA, FSB c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
517230817	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 02 2023 20:52:00 Toyota Financial Services, 4 Gatehall Drive, Ste 350, Parsippany, NJ 07054
517230818	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 02 2023 20:52:00 Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
517263384	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 02 2023 20:51:00 Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518168017	Email/PDF: bncnotices@becket-lee.com	Mar 02 2023 21:02:22 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517906696	+ Email/PDF: bncnotices@becket-lee.com	Mar 02 2023 21:02:12 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
517230819	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 02 2023 20:51:00 Tribute, Pob 105555, Atlanta, GA 30348-5555
517230821	+ EDI: VERIZONCOMB.COM	Mar 03 2023 01:34:00 Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

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Alexandra T. Garcia	on behalf of Creditor EverBank NJECFMAIL@mw-c-law.com nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor TIAA FSB d/b/a EverBank NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor TIAA FSB d/b/a TIAA Bank f/k/a EverBank NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew M. Lubin	on behalf of Creditor TIAA FSB nj-ecfmail@mw-c-law.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor TIAA FSB d/b/a TIAA Bank f/k/a EverBank nj-ecfmail@mw-c-law.com, alubin@milsteadlaw.com
Candye Ilene Smith-Sklar	on behalf of Debtor Marilyn Sanchez njpalaw@gmail.com r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Francis T. Tarlecki	on behalf of Creditor TIAA FSB d/b/a TIAA Bank f/k/a EverBank Njecfmail@mw-c-law.com, ftarlecki.kashlaw@gmail.com
Marisa Myers Cohen	on behalf of Creditor TIAA FSB d/b/a TIAA Bank f/k/a EverBank nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com
Marisa Myers Cohen	on behalf of Creditor TIAA FSB nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com
Melissa S DiCerbo	on behalf of Creditor EverBank nj-ecfmail@mw-c-law.com nj-ecfmail@ecf.courtdrive.com
Michael R. DuPont	on behalf of Creditor NJ Law & Public Safety Credit Union dupont@redbanklaw.com lori@redbanklaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15